

Breakout VII: The Secret to Extraordinary Bank Growth

#A0BA23

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The Secret to Extraordinary Bank Growth

AOBA | January 2023



Don Neel
President & CEO, United Fidelity Bank



Kim Snyder
Founder & CEO, KlariVis





UNITED FIDELITY BANK

Privately-Held | HQ: Evansville, IN

BANKING OFFICES: IN, IL, CO, CA, FL, USVI, MO

\$5.8B

ASSETS

*Upon completion of
pending acquisition

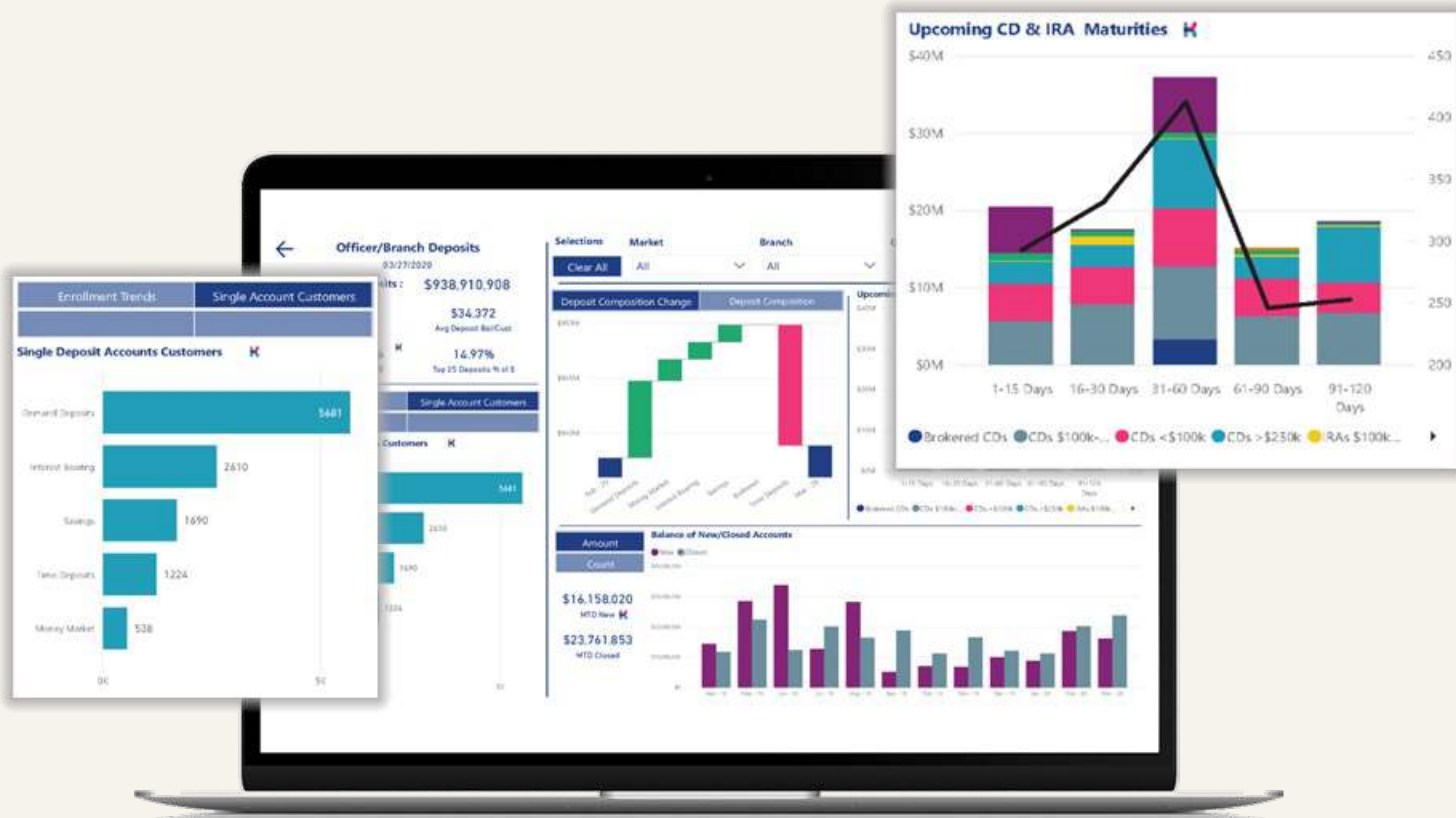
270

EMPLOYEES

31

BRANCHES

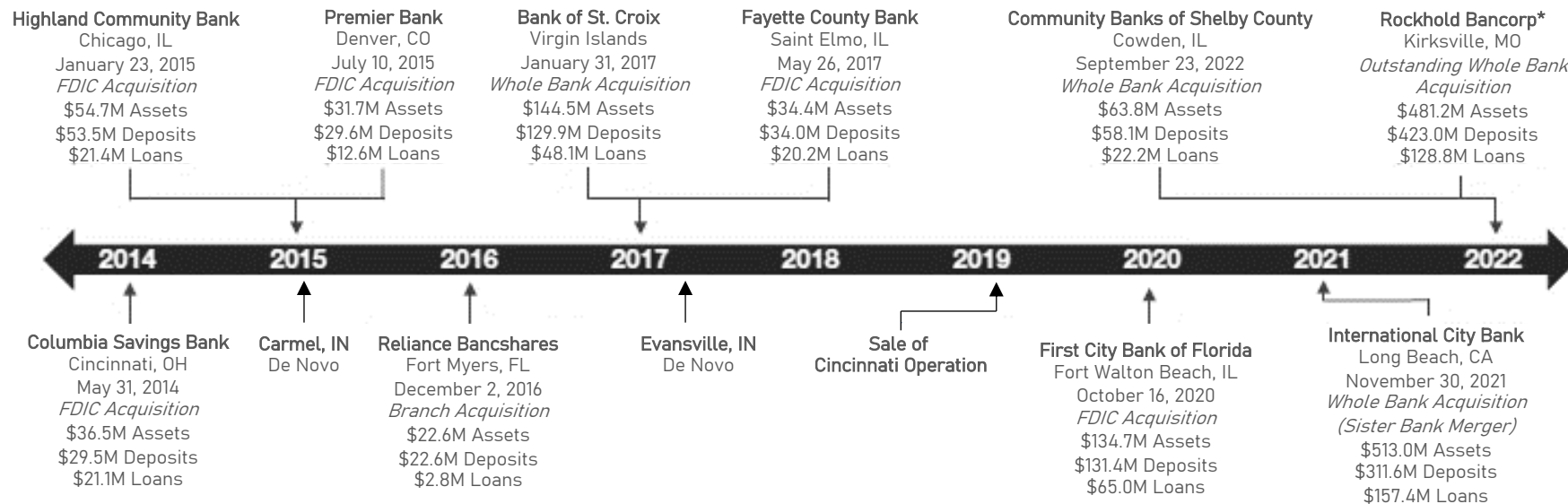
About KlariVis



***“Most People Don’t Look at Data
the Way You Do.”***

Jamie Neel

10 Acquisitions, 1 Branch Sale, 2 De Novos in 9 Years!



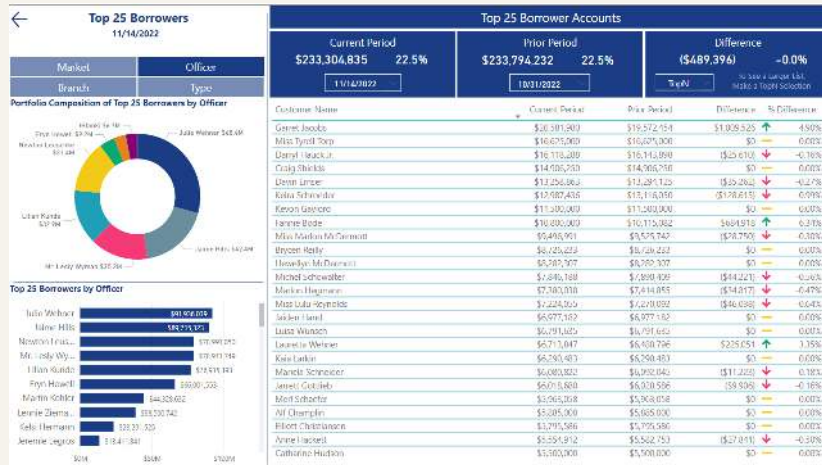
*Pending completion



*"An acquisition only works if the
financials work."*

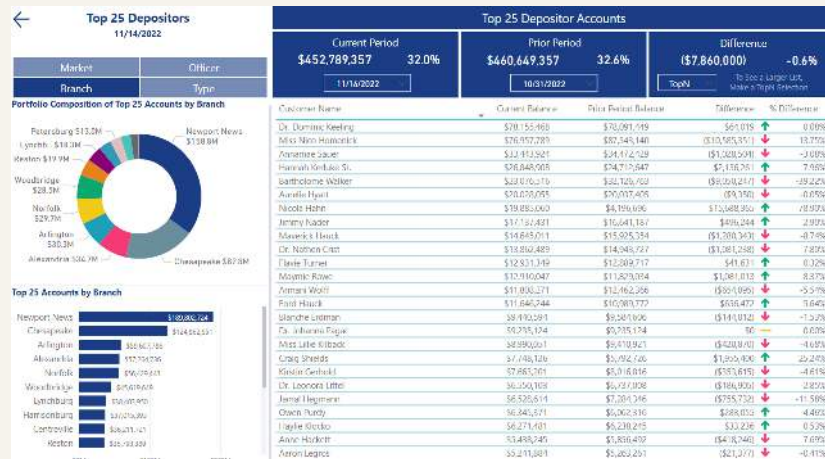
“Capital is King.”

Relationships Matter



Pre and Post Close

Analyze for Risk and Opportunity







“Having your team focus on the same thing at the same time. Should be easy, but it’s not.”

Acquisition Strategy

- Alignment with Strategic Growth Objectives
- Contrarian view of of current market conditions for transactions
- Funding Mix
- Culture and competencies
- Under-utilized resources at target (people, technology)
- Understand competition



Key Takeaways

- An acquisition only works if the financials work.
- Single source of truth
- Keep your regulators “in the know.”
- Manage conversion date. 45 days!
- Find under-utilized talent
- **CAPITAL IS KING**



Thank you!



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